

Bank of America Debit Card Frequently Asked Questions

1. This is the first time I am receiving unemployment insurance benefits. When and how will I receive my debit card?

If you have applied for unemployment insurance benefits and have been approved, you will receive a notice from the Maryland Department of Labor's Division of Unemployment Insurance entitled "Notice of First Benefit Payment Approval and Mailing of Your Bank of America Debit Card." You will then receive a Bank of America debit card in the mail within 7-10 business days.

2. Once I receive my debit card, how do I use it and keep track of funds?

Once you receive your debit card, you must activate the card and create a PIN before it can be used. You can access your account by visiting www.bankofamerica.com/mduidebitcard. You can also download the Bank of America Prepaid Card app from any app store. Using the website or the app, you can keep track of recent transactions, deposits, and balance amounts. We also recommend that you sign up for text or email alerts.

3. What funds will be available on my debit card once I receive it?

All benefit payments made prior to receipt of your debit card will be immediately available when you receive your debit card. To receive subsequent payments, you must file your weekly claim certifications in a timely manner by visiting MDunemployment.com.

4. I have received unemployment insurance benefits from the State of Maryland within the past three years. Will I get a new card in the mail?

If you have received unemployment insurance benefits in Maryland within the past three years, your new unemployment insurance benefit payments will be loaded onto your old card. Debit cards issued by Bank of America for benefit payments are valid for three years.

5. I have received unemployment insurance benefits from the State of Maryland, but it was more than three years ago and my debit card has expired. What happens then?

If your previous card has expired, a replacement card with a new expiration date will typically be sent once the Division of Unemployment Insurance posts a new payment to your account. You can also proactively request a new card online through the new Replace My Card tab on the bank's website www.bankofamerica.com/mduidebitcard. The replacement card will be sent to the address on file with the Division of Unemployment Insurance, so it is imperative that it be accurate and up-to-date.

6. I have received notification that funds are available, but I have not received my debit card. What should I do?

If this is your first time receiving unemployment insurance benefits, please allow 7-10 business days from the benefit notification date for the debit card to arrive in the mail. If you have received benefits within the past three years, benefits will be loaded onto your old card.

7. I can't find my old debit card. How do I order a replacement?

You will need to request a replacement card online through the new Replace My Card tab on the bank's website. www.bankofamerica.com/mduidebitcard. Please allow 7-10 business days after the order date for the card to arrive in the mail. If you make another request for a new card while the first card is still in transit, the second request will permanently block the first card.

8. I can't remember my PIN number. How do I reset it?

You can reset your PIN by logging into your Bank of America card account www.bankofamerica.com/mduidebitcard. Choose "My Settings" and then "My PIN".

9. What if I chose to receive benefits by check?

If you chose to receive your unemployment insurance benefit payments through paper checks, then you will not receive a debit card. The checks are issued by the Division of Unemployment Insurance, not Bank of America.

10. Why would I not receive a Bank of America debit card in the mail?

You will not receive a Bank of America debit card in the mail if you are determined to be ineligible for benefits, have requested to receive benefit payments through paper checks, or have already received a debit card from

the State of Maryland that is less than three years old.

11. Can Bank of America change my address?

No. Your address cannot be changed via the Bank of America website nor by Bank of America customer service. Please contact the Maryland Department of Labor's Division of Unemployment Insurance to update your address.

12.I need additional assistance from Bank of America. How do I contact them via phone?

You can call the Bank of America Customer Service Center toll-free at 1-855-847-2029, which is available 24 hours a day, seven days a week.

For additional information regarding the Division of Unemployment Insurance, please read our <u>Guide to Getting Started with Your Maryland Unemployment Benefits Debit Card or read our Debit Card Frequently Asked Questions.</u>

For additional information regarding the Bank of America card program, visit their website and FAQ's.